



Fecha: 14 de Marzo de 2005

**BANCA OFICIAL**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	222,030,780.00	53,943,238.00	109,103,517.00	167,827,894.00	232,622,637.00
Préstamos	174,821,317.00	43,131,338.00	88,291,829.00	136,868,335.00	191,342,197.00
Depósitos	19,730,724.00	3,646,484.00	6,651,086.00	9,572,133.00	12,667,651.00
Inversiones	27,006,357.00	7,082,598.00	14,015,830.00	21,161,679.00	28,324,187.00
Arrendamientos	472,382.00	82,818.00	144,772.00	225,747.00	288,602.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	68,071,922.00	16,447,455.47	33,540,697.42	51,573,276.50	72,144,769.92
Intereses Pagados	66,408,881.00	15,887,662.47	32,577,200.42	50,464,328.50	70,701,284.92
Comisiones	1,663,041.00	559,793.00	963,497.00	1,108,948.00	1,443,485.00
INGRESO NETO DE INTERESES	153,958,858.00	37,495,782.53	75,562,819.58	116,254,617.50	160,477,867.08
OTROS INGRESOS	42,070,799.00	16,579,825.00	19,002,266.96	28,907,857.00	37,991,913.00
Comisiones	19,921,252.00	4,647,289.00	9,100,485.00	13,251,731.00	17,577,919.00
Oper. con Divisas	30,861.00	6,275.00	-6,829.00	135.00	2,307.00
Dividendos	1,481,643.00	76,899.00	166,254.00	257,536.00	634,309.00
Otros Ingresos	20,637,043.00	11,849,362.00	9,742,356.96	15,398,455.00	19,777,378.00
INGRESOS DE OPERACIONES	196,029,657.00	54,075,607.53	94,565,086.54	145,162,474.50	198,469,780.08
EGRESOS GENERALES	78,070,948.00	20,551,651.21	43,846,417.00	62,371,196.00	84,691,461.90
Gastos Administrativos	49,790,809.00	11,797,469.00	24,078,909.86	37,021,819.00	50,081,923.00
Gastos Generales	11,486,228.75	3,052,846.04	6,291,465.40	9,827,032.50	13,179,487.90
G. de Depreciación	7,276,642.00	1,726,837.00	3,513,276.84	5,474,883.00	7,487,782.00
Otros Gastos	9,517,268.25	3,974,499.17	9,962,764.90	10,047,461.50	13,942,269.00
UTILIDADES ANTES DE PROVISIONES	117,958,709.00	33,523,956.32	50,718,669.54	82,791,278.50	113,778,318.18
CUENTAS MALAS	16,978,121.00	5,518,633.00	11,626,549.00	25,145,451.00	65,185,685.00



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Descripcion	2003		2004		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	100,980,588.00	28,005,323.32	39,092,120.54	57,645,827.50	48,592,633.18